

# EXHIBIT "G"



PO Box 2429  
Scottsbluff, NE 69363

**Notice Date: April 22, 2019**

ILD# : \_\_\_\_\_

Dear Borrower,

We have been advised that there has been property damage to the above-referenced property. As Rushmore Loan Management Services has a security interest in your property, it is our policy to monitor the completion of repairs on all losses. If funds exceed the outstanding loan balance or the damage has been determined to be a total loss, Rushmore Loan Management Services may use the funds to pay the loan in full or apply to the outstanding debt. In addition, if your loan is delinquent, the disbursement funds will be released payable to you and the contractor. The following is an explanation of our policy with regard to the monitoring of hazard insurance claim's proceeds. To identify if your funds will be monitored, please review the "Process Guidelines" or contact Rushmore Loan Management Services Loss Draft Department at (866) 661-9372.

Once you have received your hazard insurance loss check and have verified the funds are to be monitored, have all payees endorse it and immediately forward it to: **Rushmore Loan Management Services, ATTN: Loss Draft Department, PO Box 2429, Scottsbluff, NE 69363. If you wish to overnight, please forward to ATTN: Loss Draft Department, 2617 College Park Drive, Scottsbluff, NE 69361**

If monitored, the below outlines documentation that is required prior to the first disbursement of funds:

- Copy of the insurance company's adjusters report**
- Mortgagor's Affidavit**
- Contractor's Bid / Work Contract (if applicable)**
- W-9 (if applicable)**
- Contractor's License Affidavit (if applicable)**

**Note:** In the event mold or asbestos damage is listed on the Insurance Company's adjusters report (Insurance Estimate), a passing Air Clearance Test will need to be provided to Rushmore Loan Management Services prior to the second disbursement. It is the financial obligation of the borrower to cover the cost of the Air Clearance Test.

Please review the "Process Guidelines" outlined in this packet to assist you in understanding the processing expectations. Public adjuster or Attorney fees will not be paid from insurance loss funds unless specifically referenced as a line item in the Insurance Adjuster's Damage Report. In addition, all disbursement checks will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided to Rushmore Loan Management Services.

A minimum of two (2) property inspections will be ordered during the monitored repair process. Our property inspection company will contact you within 3 to 5 business days of your request to arrange a convenient time to inspect your property. Your prompt response to the inspector's request will prevent unnecessary delays in disbursement of your loss funds.

Loan Number: \_\_\_\_\_  
ILD#: \_\_\_\_\_

Once the first disbursement has been mailed and the repairs have begun, you may not change contractors without our approval. We will require an itemized invoice of work completed and a signed and notarized Waiver of Lien from the original contractor. In addition, we will require a signed work contract by the borrower and the new contractor. Funds may not be released until *all* parties are in agreement as to the percentage of repairs complete and the funds due to the original contractor.

We reserve the right to withhold funds until all parties have complied with our procedures.

If you should have any questions and need to speak with someone at Rushmore Loan Management Services, please feel free to contact our Loss Draft Department at our toll free number at (866) 661-9372. Our Loss Draft Customer Service Representatives are available Monday through Friday between the hours of 7:00 AM and 7:00 PM, Central Standard Time.

Sincerely,

Rushmore Loan Management Services

Loss Draft Department

**PROCESS GUIDELINES - WHAT TO SUBMIT**

Please be advised that you will need to provide us with the following completed documents. Details and sequence for submission for each document are as follows.

*Note: Failure to provide the required documents timely and accurately completed may delay the disbursement of your insurance loss draft funds.*

**Insurance Adjuster's Damage Estimate (Insurance Estimate)** – All pages of the itemization of property damages that your insurance company used to base the settlement of your claim. This document is required prior to the disbursement of any funds.

**Mortgagor's Affidavit** - Statement by you verifying property location, damage and intent to repair/rebuild. (Enclosed) This document must be signed and dated by all mortgagors. This document is required prior to the disbursement of any funds.

If you meet the requirements that qualify you to act as your own general contractor (such as your loan being current, loss type and amount of your loss) then you will *not* be required to submit a signed work contract and W-9. However, you will be required to complete the Mortgagor Affidavit accordingly. If the net claim is over \$15,000 or your loan is delinquent, the option to act as your own general contractor is not available.

**The insurance claim check** (Endorsement procedures will be provided upon verbal contact with the Rushmore Loan Management Services Loss Draft Department).

**Contractor's Bid/Work Contract** (if applicable) - This is a legal agreement signed by you and the construction firm(s) doing the repair/rebuild. It must include detailed scope of work and agreed upon cost of repairs. This document may be required prior to the disbursement of any funds.

**W-9** (if applicable) - form completed by your contractor (Enclosed). This document may be required prior to the disbursement of any funds.

**Contractor's License Affidavit** (if applicable) - Depending on the situation, we may require you to hire a licensed contractor to complete the repairs. This form will need to be completed in its entirety by the contractor(s) in the presences of a notary. This document may be required prior to the disbursement of any funds.

**Affidavit of Bills Paid and Release of Liens by Contractor** (if applicable) – Each individual contractor must complete their own form, signing and dating the document in the presence of a notary. This completed document provides a statement indicating repairs have been undertaken and completed and that upon full payment the contractor will waive and release any and all liens against the subject property associated with this work (Enclosed). When a contractor is required, this document is required by Rushmore Loan Management Services prior to final disbursement of insurance claim proceeds.

If the Insurance Company's adjusters report (Insurance Estimate) indicates mold or asbestos, a passing **Air Clearance Test** document is required prior to the interim disbursement. You are responsible for the test completion and must submit the certificate showing the mold or asbestos has been remediated.

To submit any of the above, please ensure the following information is included:

- Borrower's Name
- Loan Number
- Property address
- ILD # \_\_\_\_\_

Please send via mail to:

Rushmore Loan Management Services  
PO Box 2429  
Scottsbluff, NE 69363

Or

via Overnight mail to:

Rushmore Loan Management Services  
ATTN: Loss Draft Department,  
2617 College Park Drive,  
Scottsbluff, NE. 69361

via E-mail: RLM\_LossDraft@SWBC.com  
via Fax: (866) 321-2435



**PROCESS GUIDELINES - WHAT PROCESS WILL MY LOSS FOLLOW?**

Please see below to determine how your loss will be processed.

1. Claims equal to or less than \$15,000
2. Claims that exceed \$15,000.01 or loan is delinquent
3. Payoff
4. Additional Considerations

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**1. What do I need to provide if my account is in good standing and my net claim is equal to or under \$15,000?**

If your loan is current and your net claim is equal to or less than \$15,000, additional criteria must be met in order to endorse and return your insurance claim check.

• **Additional Criteria:**

- The mortgage is current.
- The mortgage payment history does not show delinquencies of two payments or more within a 12 month period.
- The property is occupied by the borrowers(s)
- The released (net claim amount) funds may not exceed \$15,000.00
- The borrower(s) must execute a Mortgagor Affidavit (enclosed in the packet) in which the borrower(s) expressly agree to apply the released funds promptly to repair or reconstruct the residence.

If the additional criteria above is met, please forward your unendorsed insurance claim check along with a copy of the insurance estimate and Mortgagor's Affidavit for the claim. If the above is confirmed, we will endorse your check and return it to you via regular mail with the United States Postal Service unless a prepaid envelope is provided.

○ What documents are required?

- Unendorsed Insurance Claim Check (from your insurance company)
- Insurance Adjuster's Damage Estimate (Insurance Estimate)
- Signed Mortgagor Affidavit (Enclosed)

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**2. What do I need to provide if my loan is current and my net claim over \$15,000.00 or I do not meet all criteria previously listed in item 1?**

**NOTE:** *A licensed contractor will be required to complete your repairs and all disbursements will include the contractor as a payee.*

**Initial disbursement** – 1/2 of eligible awarded proceeds will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

○ What documents are required?

- Endorsed Insurance Claim Check (from your insurance company)
- Insurance Adjuster's Damage Estimate (Insurance Estimate)
- Signed Mortgagor Affidavit (Enclosed)
- Contractor W-9 (Enclosed)
- Signed Contractor Bid (from your contractor)
- Signed and Notarized Contractor's License Affidavit (Enclosed) – Prior to initial disbursement

**NOTE:** *The Contractor Bid must match repairs listed in the insurance estimate and the Affidavit of Bills Paid and Release of Lien.*

Second Disbursement – 1/2 of the remaining awarded proceeds, totaling 75% of funds to date, will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

- What documents are required?
  - \*\*Inspection results indicating the repairs are 50%-75% complete.
  - If mold or asbestos damage is listed on insurance estimate, the air clearance test results indicating mold or asbestos remediation is complete.

Final Disbursement – Remaining awarded funds, totaling 100% of funds to date, sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

- What documents are required?
  - \*\*Inspection results indicating the repairs are 95% or greater.
  - Signed and Notarized Affidavit of Bills Paid and Release of Lien (Enclosed)

\*\*Contact Loss Draft Department to schedule the inspection.

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### 3. What do I need to provide if my loan is delinquent *regardless* of my net claim amount?

The delinquency status of your loan will require your claim to be monitored. This means the funds will be deposited into a restricted escrow account and disbursed as repairs are completed. Funds are disbursed in increments and are released based on inspection results. **Depending on the delinquency of your account additional approval may be required and additional processing time will occur.**

**What can I expect?**

Initial disbursement—1/3 of eligible awarded processed issued payable to borrower(s) and contractor, sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

- What documents are required?
  - Endorsed Insurance Claim Check (from your insurance company)
  - Insurance Adjuster's Damage Estimate (Insurance Estimate)
  - Signed Mortgagor Affidavit (Enclosed)
  - Contractor W-9 (Enclosed)
  - Signed Contractor Bid (from your contractor)
  - Signed and Notarized Contractor's License Affidavit (Enclosed) – Prior to initial disbursement

**NOTE:** *The Contractor Bid must match repairs listed in the insurance estimate and the Affidavit of Bills Paid and Release of Lien.*

Second Disbursement—1/3 of remaining awarded processed, totaling 2/3 of funds to date, issued payable to borrower(s) and contractor, sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

- What documents are required?
  - \*\*Inspection results indicating repairs are 40-89% complete.
  - If mold or asbestos damage is listed on insurance estimate, the air clearance test results indicating mold or asbestos remediation is complete.

Final Disbursement – Remaining awarded proceeds received, totaling 100% of funds to date, issued payable to borrower(s) and contractor, sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

- What documents are required?
  - \*\*Inspection results indicating 100% complete.
  - Signed and Notarized Affidavit of Bills Paid and Release of Lien (Enclosed)

\*\*Contact Loss Draft Department to schedule the inspection.

**4. What if I wish to satisfy my loan using the proceeds of the insurance claim funds?**

If the insurance claim funds are adequate to pay your loan in full, please submit a signed written request and authorization to utilize the claim funds towards payoff of the loan. Upon receipt of the signed request, Rushmore Loan Management Services will request a payoff statement to verify if funds are sufficient to proceed with payoff. If you have any questions with regards to payoff of the loan, please contact the Rushmore Loan Management Services Customer Service Department at (866) 661-9372.

For additional questions regarding the insurance claim funds please contact the Loss Draft Customer Service Department at (866) 661-9372.

**5. Additional Considerations**

If the loss type or the estimate indicates mold or asbestos, an air clearance test is needed before the 2nd draw. You are responsible to order the test and send the certificate showing the mold or asbestos has been remediated. Please remember to timely submit all requested documents previously described or the processing of your claim and the release of disbursements from your restricted escrow account will be delayed.

What if my contractor requires an alternate payment schedule? If your contractor requires an alternate payment schedule, please submit the request in writing along with a copy of the payment schedule. This documentation must be signed by both the borrower and the contractor.

All endorsed checks and disbursement checks will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

**IMPORTANT:**

Please note that checks will not be automatically endorsed if your loan is delinquent (please refer to the Process Guidelines – What Process Will My Loss Follow?).

If your loan is in delinquent status or foreclosure, alternate disbursement guidelines will apply and inspection results must indicate repairs are 100% complete to release the final draw.

If you have a modular or manufactured home that requires replacement, please be advised that prior approval will be required. You will be required to provide the factory invoice or the manufactures new building specifications for additional review and approval from Rushmore Loan Management Services prior to proceeding. In addition, alternate disbursement guidelines may apply. Please contact the Loss Draft Department at (866) 661-9372 to further discuss the requirements.

\*\*\*Additional requirements may be necessary depending on your investor's guidelines.



**PROCESS GUIDELINES – HOW LONG IS IT GOING TO TAKE?**

Incoming Documents:

- Please allow **24-48 hours** for **ALL** incoming mail, email or fax including documentation and/or insurance claim checks to be uploaded.

Incoming Claim Checks:

- Upon processing of an unmonitored insurance claim check **\$15,000 or under** please allow up to **5 business days** for completion. Once complete, the endorsed check will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.
- Upon processing of a monitored insurance claim check **over \$15,000** please allow up to **5 business days** for the funds to be available in your restricted escrow account. If the check is received and is missing an endorsement from a listed party, it will be returned to you for endorsement and this may cause a delay.

Documents:

- Upon uploading the required documentation, please allow up to **5 business days** for the documentation to be reviewed. If any documentation is incomplete or missing you will be contacted regarding the missing documentation.

Inspections:

- Once an inspection is ordered by Rushmore Loan Management Services, please allow up to **5 business days** for the inspector to contact you to schedule the date and time of your inspection. Once the inspection is completed please allow up to 4 business days for the results to be received and reviewed.

Disbursements:

- Once all documentation is processed and reviewed, please allow up to **5 business days** for a disbursement to be completed. Once complete, the disbursement will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

**NOTE:** *All processing & completion times above are based on a current loan in which all documentation submitted is complete and accurate. Failure to supply the required and accurate documentation may result in a delay of the claims process. Depending on the delinquency of your account additional approval may be required and additional processing time will also occur.*



**Mortgagor Affidavit**

Loan Number: \_\_\_\_\_

Date of Loss: \_\_\_\_\_

ILD#: \_\_\_\_\_

I/we, the undersigned mortgagor(s) being first duly sworn depose and state that I/we am/are the owner(s) of the property located at \_\_\_\_\_, and that on or about \_\_\_\_\_, the improvements on said Property were damaged and all damage has been, or will be, fully repaired and that the repaired portion of the Property and improvements are now or will be in as good a condition as the Property and improvements were prior to the damage. The Mortgagor(s) further state(s) that the repairs to the Property have been, or will be, fully paid from the proceeds of the Loss Draft from \_\_\_\_\_, and that no mechanic's or materialmen's liens are attached or will be attached to the Property by reason of said repairs.

**IF the loan is *current* and the net claim amount is \$15,000, please initial one of the following statement:**

\_\_\_\_\_ The Subject Property is Owner Occupied

\_\_\_\_\_ The Subject Property Tenant Occupied / Vacant

Mortgagor \_\_\_\_\_ Date \_\_\_\_\_

Mortgagor \_\_\_\_\_ Date \_\_\_\_\_

**Affidavit of Bills Paid and Release of Liens by Contractor  
(Conditional upon Final Payment)**

Loan Number: \_\_\_\_\_ ILD#: \_\_\_\_\_

The undersigned, having furnished materials and/or performed labor in connection with the construction (the "Project") of certain improvements located at \_\_\_\_\_ in \_\_\_\_\_ County, (the "Property"), the property being further described on exhibit "A" attached hereto, for and in consideration of the payment to the Contractor of the sum hereinafter specified, does hereby acknowledge and release as follows:

Upon receipt of the sum of \_\_\_\_\_ Dollars (\$ \_\_\_\_\_ ), being full and final payment for all materials furnished and/or labor performed by Contractor for the Project (the "Work");

1. Contractor will waive and release any and all liens, rights and interests (whether choate or inchoate, and including, without limitation, all mechanics and materialmen's liens under the Constitution and statutes of the "Property" state) which are or may be owned, claimed or held by Contractor in and to the Property and the improvements constructed thereon by reason of the Work or otherwise, and Contractor will thereby RELEASE AND FOREVER DISCHARGE any and all claims, debts, demands or causes of action that Contractor has or may have as a result of the same including, without limitation, any liens of Contractor for the Work now or hereafter filed for record in said County.
2. Contractor represents, warrants and certifies that all bills owed by Contractor for materials furnished and labor performed in connection with the Work have been or will be fully paid and satisfied. If for any reason a lien or liens are filed for materials or labor against the Property by virtue of Contractor's participation in the Project by any person claiming by, through or under the Contractor, then Contractor will immediately obtain a settlement of such lien or liens and obtain and furnish to the owners of the Property a release thereof. Contractor shall indemnify such owners and their respective heirs, successors and assigns from any such bill or liens and from all costs and expenses, including attorney's fees, incurred in discharging any such bill or removing any such liens.

Executed \_\_\_\_\_, 20\_\_\_\_

Contractor Company Name \_\_\_\_\_

Authorized Signature \_\_\_\_\_

Printed Name and Title \_\_\_\_\_

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

Notary Signature \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

Loss Draft Services  
**CONTRACTOR LICENSE AFFIDAVIT**

Loan Number: \_\_\_\_\_ ILD#: \_\_\_\_\_

☐ I/We, \_\_\_\_\_, certify that this business holds a state-issued contractor's license and is bonded by \_\_\_\_\_ (Surety Company).

☐ I/We \_\_\_\_\_, are in a state that does not provide state-issued contractor's licenses.

I/We also certify that I/We intend to repair the residence owned by \_\_\_\_\_ and located at \_\_\_\_\_.

I/We declare under penalty of law, that this affidavit, including any accompanying documents, confirms that I/We will comply with all of the rules, regulations, and requirements of the State of \_\_\_\_\_, as well as with local, municipal, and county codes, and with any covenants related to the property.

\_\_\_\_\_  
Signature of Authorized Contractor Representative(s)

\_\_\_\_\_  
Date

Name of Business \_\_\_\_\_ Contact Telephone Number \_\_\_\_\_

Contractor License Number \_\_\_\_\_

**NOTARY ACKNOWLEDGMENT**

State of \_\_\_\_\_

County of \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_, personally appeared  
(Insert name of the notary)

\_\_\_\_\_  
(Insert name(s) of the contractor(s))

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the above affidavit, and having first sworn that the information in the affidavit is correct, signed the affidavit, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies).

I certify under penalty of perjury under the laws of the State of \_\_\_\_\_ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Signature \_\_\_\_\_ (Seal)

**Rushmore Loan Management Services, Attn: Loss Draft Department, PO Box 2429, Scottsbluff, NE 69363**  
Phone: (866) 661-9372 Fax: (866) 321-2435

<b>Form W-9</b> (Rev. November 2017) Department of the Treasury Internal Revenue Service	<b>Request for Taxpayer Identification Number and Certification</b> ▶ Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.	Give Form to the requester. Do not send to the IRS.
1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.		
2 Business name/disregarded entity name, if different from above		
See Specific Instructions on page 3. Print or type.	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.	
	<div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Individual/sole proprietor or single-member LLC   <input type="checkbox"/> Limited liability company. Enter the tax classification (C=Corporation, S=S corporation, P=Partnership) ▶ _____  <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.           </div> <div> <input type="checkbox"/> C Corporation    <input type="checkbox"/> S Corporation    <input type="checkbox"/> Partnership    <input type="checkbox"/> Trust/estate   <input type="checkbox"/> Other (see instructions) ▶ _____           </div> </div>	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____  Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>	
	5 Address (number, street, and apt. or suite no.) See instructions.	
6 City, state, and ZIP code		Requester's name and address (optional)
7 List account number(s) here (optional)		
<b>Part I Taxpayer Identification Number (TIN)</b> Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> , later. <b>Note:</b> If the account is in more than one name, see the instructions for line 1. Also see <i>What Name and Number To Give the Requester</i> for guidelines on whose number to enter.		
<div style="display: flex; justify-content: space-between;"> <div> <b>Part II Certification</b>          Under penalties of perjury, I certify that:          1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and          2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and          3. I am a U.S. citizen or other U.S. person (defined below); and          4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.       </div> <div> <b>Social security number</b>  <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> <div style="width: 20%;"> </div> <div style="width: 20%;">-</div> <div style="width: 20%;"> </div> <div style="width: 20%;">-</div> <div style="width: 20%;"> </div> <div style="width: 20%;"> </div> </div> <b>OR</b>  <b>Employer identification number</b>  <div style="border: 1px solid black; padding: 2px; display: flex; justify-content: space-between;"> <div style="width: 20%;"> </div> <div style="width: 20%;">-</div> <div style="width: 20%;"> </div> <div style="width: 20%;"> </div> <div style="width: 20%;"> </div> <div style="width: 20%;"> </div> </div> </div> </div>		
<b>Certification instructions.</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.		
<b>Sign Here</b>	Signature of U.S. person ▶ _____ Date ▶ _____	
<b>General Instructions</b> Section references are to the Internal Revenue Code unless otherwise noted. <b>Future developments.</b> For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> . <b>Purpose of Form</b> An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following: <ul style="list-style-type: none"> <li>• Form 1099-DIV (dividends, including those from stocks or mutual funds)</li> <li>• Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)</li> <li>• Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)</li> <li>• Form 1099-S (proceeds from real estate transactions)</li> <li>• Form 1099-K (merchant card and third party network transactions)</li> <li>• Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)</li> <li>• Form 1099-C (canceled debt)</li> <li>• Form 1099-A (acquisition or abandonment of secured property)</li> </ul> Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN. If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See <i>What is backup withholding</i> , later.		



**Third Party Authorization and Agreement to Release**

Loan #: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 ILD: \_\_\_\_\_

I do hereby authorize Rushmore Loan Management (my lender/mortgage servicer) to release or otherwise provide any and all information related to the claim file referenced above to the following 3rd party:

\_\_\_\_\_ of \_\_\_\_\_ in his/her capacity as  
**Name Company (if applicable)**

\_\_\_\_\_ **Relationship (if applicable)** \_\_\_\_\_ **Phone #**

The lender/mortgage servicer will take reasonable steps to verify the identity of the 3rd party authorized above, but will have no responsibility or liability to verify the true identity of the 3rd party when he/she asks to discuss my claim file or seek information about my claim file. Nor shall the lender/mortgage servicer have any responsibility or liability for what the requestor may do with the information he/she obtains concerning my claim file.

I do hereby indemnify and forever hold harmless the lender/mortgage servicer from all actions and causes of actions, suits, claims, attorney fees, or demands against the lender/mortgage servicer which I and/or my heirs may have resulting from the lender/mortgage servicer discussing my claim file and/or providing any information concerning my claim file to the above named 3rd party or person identifying themselves to be that requestor.

If you agree to this Authorization and the terms of the Release as stated above, please sign, date, and fax this form to (866) 321-2435.

Note: No information concerning your claim file will be provided to the 3rd party until we have received this executed document. The authorization needs to be in the name of an individual (not a company) and a form needs to be completed for each authorized individual. All mortgagors listed on the Mortgage must sign.

Printed Borrower Name	Borrower Signature	Date
_____	_____	_____

Printed Borrower Name	Borrower Signature	Date
_____	_____	_____



## ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

**LEGAL NOTIFICATION:** Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

### Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

**If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:**

**Rushmore Loan Management Services LLC**  
P.O. Box 52262  
Irvine, California 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan.
5. Current contact information so we may follow up with you.

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

### Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.



**STATE SPECIFIC NOTICES**

**The following notice applies to Arkansas residents only:**

Please note that Rushmore Loan Management Services LLC is licensed in Arkansas and that complaints about Rushmore Loan Management Services LLC may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free 1-800-981-4429.

**The following notice applies to California residents only:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or [www.ftc.gov](http://www.ftc.gov).

**The following notice applies to Colorado residents only:**

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coag.gov/car](http://www.coag.gov/car). Please be advised that you can reach the Colorado Foreclosure Hotline at 1-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:  
Irvin Borenstein  
7200 S. Alton Way, #B180  
Centennial, CO 80112  
303-309-3839

**The following notice applies to Hawaii residents only:**

Rushmore is licensed by the Division of Financial Institutions for the State of Hawaii. A borrower may file a complaint about Rushmore Loan Management Services with the Commissioner:

**Division of Financial Institutions**  
Department of Commerce and Consumer Affairs  
King Kalakaua Building  
335 Merchant Street, Rm. 221  
Honolulu, HI 96813

**The following notice applies to Massachusetts residents only:**

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

**The following notice applies to North Carolina residents only:**

If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).

**RUSHMORE LOAN MANAGEMENT SERVICES LLC Branch Addresses:**

California Branch: 15480 Laguna Canyon Road, Suite 100, Irvine CA 92618

Texas Branch: 1755 Wittington Place, Suite 400, Dallas TX 75234

Oklahoma Branch: 2000 North Classen Blvd, Suite N3400, Oklahoma City, OK 73106

**Collection Agency**

CA Office License Number: **103651**

TX Office License Number: **112248**

OK Office License Number: **113559**

**The following notice applies to New York residents only:**

**NOTICE PURSUANT TO NEW YORK STATE BANKING REGULATION 419**

Rushmore is registered with the Superintendent of Banks for the State of New York. A borrower may file a complaint about Rushmore Loan Management Services with the New York State Department of Financial Services. A borrower may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

NMLS Unique ID Number 185729

**The following notice applies to Texas residents only:**

Statement: Pursuant to Texas Finance Code Chapter 158.101, a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan.

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

**The following notice applies to Oregon residents only:**

Pursuant to Oregon Revised Statutes 86A.324(1)(i), the Director of the Department of Consumer and Business Services prescribes by rule. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. If you have a question or complaint against a company or individual in the financial services industry, you may file a complaint by calling the Department at 1-866-814-9710 or by visiting <http://dfr.oregon.gov>. You may also send your complaints by fax to 503-947-7862, or by mail to: PO Box 14480, Salem, OR 97309-0405.

**The following notice applies to Pennsylvania residents only:**

The lender shall retain a security interest in the residential real estate unless and until the debt is fully satisfied and the security interest is released.

**The following notice applies to Wisconsin residents only:**

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfr.org](http://www.wdfr.org).

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